

Imaged Certificate of Notice Page 1 of 5  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

6/12/23 11:00 am  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

JEFFREY TODD GRACE  
 AMY LOUISE GRACE  
 Debtor(s)

Ronda J. Winnecour  
 Movant

vs.

No Repondents.

Case No.:15-24009

Chapter 13

Related to Docket No. 295

ORDER OF COURT

AND NOW, this \_\_ 12th Day of June, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
 Gregory J. Taddonio, Chief Judge  
 United States Bankruptcy Court

ENTERED BY DEFAULT

In re:  
Jeffrey Todd Grace  
Amy Louise Grace  
Debtors

Case No. 15-24009-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 13, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Todd Grace, Amy Louise Grace, 16 Barclay Street, Greensburg, PA 15601-1608
cr	+ CSMC 2019-RPL2 Trust, c/o 2021 Customer Service Mortgage Corp, 2801 Townsgate Road, Ste 101, Westlake Village, CA 91361-3026
cr	# LSF8 Master Participation Trust, Caliber Home Loans, Inc, Attn: Cash Operations, PO Box 24330, Oklahoma City, OK 73124-0330
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ Santander Consumer USA Inc., c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14130994	+ Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14130999	+ Bishop Lawrence T Perseco, 12 Barclay Street, Greensburg, PA 15601-1608
14170750	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216
14131002	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, LP, 13355 Noel Road, Ste 210, Dallas, TX 75240
14131000	Caliber Home Loans, Inc., ISAOA/ATIMA., P.O. Box 7731, Springfield, OH 45501-7731
14828042	+ DLJ Mortgage Capital and Serviced by, Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
14131007	+ Excela health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
14149724	+ First Commonwealth Bank, c/o AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
14153224	+ First National Bank of PA, c/o AAS Debt Recovery Inc., 2526 Monroeville Blvd., Monroeville, PA 15146-2358
14131011	Kvet Animal Care, 1 Gibraltar Way, Greensburg, PA 15601-5613
14176382	#+ LSF8 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14131012	+ Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14131014	+ Recmgmt Srvc, 240 Emery Street, Bethlehem, PA 18015-1980
14131016	+ The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14131020	Westmoreland Hospital, Cashier, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	DLJ Mortgage Capital, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2023 11:26:46	JPMorgan Chase Bank, N.A., 201 N Central Ave, FI 11, Phoenix, AZ 85004
cr	Email/PDF: rmscedi@recoverycorp.com	Jun 13 2023 11:26:54	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	U.S. Bank Trust National Association as Trustee fo, PO Box 65450, Salt Lake City, UT 84165-0450

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14130995	+ Email/Text: bankruptcy1@acecashexpress.com	Jun 13 2023 11:20:00	ACE Cash Express, 1701 Lincoln Highway, North Versailles, PA 15137-2550
14130996	+ Email/Text: EBNProcessing@afni.com	Jun 13 2023 11:20:00	Afni, Attention: Bankruptcy, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
14202413	Email/Text: G06041@att.com	Jun 13 2023 11:20:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14161861	Email/PDF: ebn_ais@aisinfo.com	Jun 13 2023 11:27:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14130997	Email/Text: bky@americanprofit.net	Jun 13 2023 11:20:00	American Profit Recovery, 34505 W 12 Mile Road, Suite 333, Farmington, MI 48331-3288
14130998	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jun 13 2023 11:20:00	Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
14155678	Email/PDF: rmscedi@recoverycorp.com	Jun 13 2023 11:37:10	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
15408999	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	CSMC 2021-RPL4 Trust, C/O SELECT PORTFOLIO SERVICING, PO Box 65250, Salt Lake City, UT. 84165-0250
14131001	Email/Text: documentfiling@lciinc.com	Jun 13 2023 11:19:00	Comcast, P.O. Box 70219, Philadelphia, PA 19176-0219
14131003	Email/Text: G06041@att.com	Jun 13 2023 11:20:00	Direct TV, P.O. Box 78626, Phoenix, AZ 85062
14966913	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14131004	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 13 2023 11:20:00	Drive Fin/Santander Consumer USA, Attn: Bankruptcy, 5201 Rufe Snow Dr Ste 400n, Richland Hills, TX 76180-6036
14131006	Email/Text: bankruptcydepartment@tsico.com	Jun 13 2023 11:20:00	EOS CCA, P.O. Box 981025, Boston, MA 02298-1025
14131005	+ Email/Text: bknotice@ercbpo.com	Jun 13 2023 11:19:00	Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14131008	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 13 2023 11:26:06	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14131009	^ MEBN	Jun 13 2023 11:16:04	Geico Casualty Company, One Geico Plaza, Bethesda, MD 20811-0001
14731947	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 13 2023 11:19:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14131010	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 13 2023 11:20:00	Jefferson Capital Systems, LLC, 16 McClelland Road, Saint Cloud, MN 56303
14264549	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2023 11:26:17	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14131013	+ Email/Text: Supportservices@receivablesperformance.com	Jun 13 2023 11:20:00	Rcvl Per Mng, Attn:Collections/Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
14148911	Email/PDF: rmscedi@recoverycorp.com	Jun 13 2023 11:37:14	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14142228	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 13 2023 11:20:00	Santander Consumer USA, Inc., P.O. BOX 961245, Ft Worth TX 76161-0244
14131015	+ Email/Text: compliance@sentrycredit.com	Jun 13 2023 11:20:00	Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
14131016	+ Email/Text: bnc-thebureaus@quantum3group.com		

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		Jun 13 2023 11:19:00	The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14131017	^ MEBN		
		Jun 13 2023 11:16:06	Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
14764947	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jun 13 2023 11:20:00	U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14131018	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Jun 13 2023 11:19:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14131019	+ Email/Text: bankruptcy@firstenergycorp.com		
		Jun 13 2023 11:19:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14176839	+ Email/Text: bankruptcy@firstenergycorp.com		
		Jun 13 2023 11:19:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CSMC 2021-RPL4 Trust
14966914	*+	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2023 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Santander Consumer USA Inc. brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor CSMC 2019-RPL2 Trust bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor CSMC 2021-RPL4 Trust bnicholas@kmlawgroup.com
David A. Colecchia	on behalf of Joint Debtor Amy Louise Grace colecchia542@comcast.net dcolecchia@my-lawyers.us;sshipey@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;LawCareECF@gmail.com

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David A. Colecchia

on behalf of Debtor Jeffrey Todd Grace colecchia542@comcast.net  
dcolecchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tk  
onop@my-lawyers.us;LawCareECF@gmail.com

James P. Valecko

on behalf of Creditor LSF8 Master Participation Trust jvalecko@weltman.com PitEcf@weltman.com

Maria Miksich

on behalf of Creditor CSMC 2021-RPL4 Trust mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor JPMorgan Chase Bank N.A. ecfmil@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

TOTAL: 13